



Illinois
May 18, 1996

Recovery Times

"People Helping People"



FEMA
Issue 1



Photo by Rich Saal ©The State Journal Register, Springfield Ill.

A resident of Southern View, a small community adjacent to Springfield, sits in her home which was flooded by rains that deluged the area May 7-8.

State and Federal Agencies Assistance Partnership Gears up to Aid Illinois Flood Victims

When Illinois Governor Jim Edgar requested help for people in counties ravaged by severe storms and flooding, President Clinton quickly responded by issuing a major disaster declaration - the second in two weeks. Storms and tornadoes resulted in an earlier declaration April 23.

In both disasters, the Illinois Emergency Management Agency (IEMA) teamed up with the Federal Emergency Management Agency (FEMA) to coordinate recovery efforts in the affected counties.

"The state of Illinois and FEMA are working in partnership to help people cope with this disaster," IEMA Director John G. Mitchell said. "The combined state - federal recovery effort helps people with such things as emergency housing, low-interest loans and grants."

FEMA Director James L. Witt added, "Federal assistance is a helping hand to get people on the road to

recovery. It is not meant to make people whole after a disaster."

He stressed that victims who have suffered from the severe storms and flooding should call the toll free application number, **1-800-462-9029**, (TDD: **1-800-462-7585**) as soon as possible to apply for aid. Lines are open from 8 a.m. to 6 p.m., seven days a week.

"Disaster victims should not hesitate to ask us for help," Federal Coordinating Officer Ron Sherman said. "We want to help them recover as quickly as possible. We want them to know we are concerned and are doing everything we can to support their recovery."

The sooner applications are received, the sooner we will be able to get that help to you," Sherman said. Anyone with flood damage in the declared counties is urged to apply. Standard homeowners insurance policies do not cover floods.

Important Recovery Information

Register by Phone

Illinoisans whose homes and vehicles suffered damage as a result of the recent floods are urged to apply for disaster assistance by phone. Call **1-800-462-9029** from 8 a.m. to 6 p.m., seven days a week to register. The number is **1-800-462-7585** if you are hearing-impaired.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to apply," State Coordinating Officer Rex Coble said. "We encourage all who have suffered damage to call as soon as possible. Help is just a toll-free phone call away."

Disaster Housing Assistance

FEMA offers three kinds of grants to help homeowners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the flood.

U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest loans to homeowners, renters and businesses of all sizes that are not adequately insured. You can't beat the low interest rates and attractive loan terms.

National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

Apply By Phone
1-800-462-9029
(TDD: **1-800-462-7585**)
8 a.m. to 6 p.m., Mon. - Sat.
Toll Free

FEMA Director Pledges Fast, Compassionate Assistance



FEMA Director James L. Witt

My heart goes out to all Illinoisans hurt by the recent severe storms and

flooding — many of whom already were affected by tornadoes that devastated areas of the state.

Fortunately, a strong local, state and federal partnership is in place to help you. Illinoisans have a proud history of meeting problems head on with strength and determination. The recovery process will be challenging, but together we are up to the task.

Our thoughts and prayers are with those who have suffered losses. We are sensitive to the dislocation and trauma that this disaster has caused many families.

We at the Federal Emergency Management Agency and the rest of the federal family pledge to support your

recovery efforts. FEMA can't make people whole — no government program can do that. What we can do is get you started on the road to recovery.

We pledge to do this by giving you individualized attention and by making sure you know the range of housing, loan and grant assistance programs available and how to apply for these programs.

Immediate needs are being met, and we are continually evaluating new and changing needs to ensure that relief is provided. We are moving quickly with the disaster assistance you need to help you recover.

President Clinton and I are committed to providing all the resources needed to aid in your recovery. We are committed to working with your community officials to rebuild. We will work together to create a safer place for Illinoisans to call home.

Disaster Teams Reach Out to Flood Victims

Community Relations teams fanned out across central and southern Illinois, identifying people who suffered losses from recent severe storms and flooding.

“Teams found many people who did not know they could apply for assistance, and found many others who had suffered damage, but had not yet applied,” State Coordinating Officer Rex Coble said. “That’s why we have teams going door to door making personal contact and answering questions.”

Community Relations teams of FEMA and Illinois Emergency Management Agency (IEMA) people made contact with victims, elected officials and community organizations in all impacted areas.

“We bring people as much information as possible to help them start the recovery process,” Federal Coordinating Officer Ron Sherman said. “This also is an opportunity to start people thinking about preparedness, so if disaster strikes again, the community is better able to cope with it.

A few dollars spent now can save thousands in the future. As part of the federal and state recovery efforts we are working closely with community leaders to help people find the best ways to protect their families from future disaster damage.”

Disaster Questions and Answers

Q. What should I do to get help for my disaster losses?

A. Call the toll-free registration number **1-800-462-9029** (TDD **1-800-462-7585** for hearing and speech impaired).

Q. If I have insurance can I still get assistance?

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

Q. What information do I need to give when I call for assistance?

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

Q. What happens after I apply?

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies the nature of your losses to establish your eligibility for disaster assistance programs.

Q. When can I expect a check?

A. About 7 to 10 days after the FEMA inspector's visit, if appropriate, you can expect a housing assistance check.

Q. I'm a homeowner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?

A. SBA makes low-interest disaster loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary federal source of funds for long-term disaster recovery.

Q. I don't want a loan, I just want assistance.

A. If you believe you cannot afford a loan but were referred to the SBA, you must return your application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

Loans, Grants and More

Helping Illinoisans on Road to Recovery

Individuals and business owners who suffered losses because of the severe storms and flooding and who are located in the declared counties may be eligible for assistance. Designated counties as of May 16 include: Franklin, Lawrence, Madison, Monroe and St. Clair. Additional counties may be added as damage assessments are completed.

DISASTER HOUSING ASSISTANCE

Help for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance. Nationally, the average amount awarded is \$2,500. The maximum is \$12,900.

BUSINESS DISASTER LOANS

Businesses of all sizes and non-profit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory, and other assets. For small businesses, SBA makes economic injury loans available for working capital to pay necessary obligations.

CONSUMER SERVICES

Assistance in filing consumer complaints about disreputable business practices and other problems.

DISASTER UNEMPLOYMENT ASSISTANCE

Funds have been made available for benefits for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

AGRICULTURAL ASSISTANCE

Emergency loans to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

SOCIAL SECURITY BENEFITS

Help in speeding up delivery of checks delayed by the disaster and with applications for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property, and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Illinois Attorney General's Consumer Hotline. Legal assistance and/or referrals may be available by calling the Illinois Bar Association.

INSURANCE INFORMATION

Assistance is available from the Illinois Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses, and filing claims.

VETERANS BENEFITS

Information about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross, Salvation Army and religious groups offer a wide range of services from help in locating missing persons to supplying personal hygiene kits to "last resort" financial assistance.

To help you, FEMA will . . .

- Provide you access to disaster assistance
- Provide you with an opportunity to tell your story to a responsive FEMA representative
- Treat you with respect and caring
- Give you clear, accurate information about available assistance and how to apply for it
- Explain clearly what you need to do after registration, what you can expect from government agencies, and how long the process should take
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance
- Advise you on how to protect against future losses
- Use your suggestions to improve our service.

Use Care When Hiring Contractors

If you were affected by the recent severe storms and flooding, you should be aware that dishonest contractors may try to take advantage of you.

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” Federal Coordinating Officer Ron Sherman said.

Be especially alert for door-to-door solicitors who ask for large cash deposits or for entire payments in advance,” State Coordinating Officer Rex Coble said. “Often the work is never performed or the down payment is never returned.”

Coble cautioned victims not to sign contracts or make down payments without first receiving written estimates from contractors, and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives and friends before deciding which contractors to choose.

Coble suggested that victims call the Illinois Attorney General’s Consumer Hotline if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge storm victims for their services. If someone posing as a federal employee or federal contractor attempts to collect money for their help, report the person and their vehicle license number to your local police department,” Sherman said.

Make sure disaster aid goes to those who deserve it.

Call the FEMA Fraud Hotline.

1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you believe you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



FEMA Photo by Gene Romano

Broadlands’ Mayor Tom McGarigly describes the area of local flood damage to preliminary damage assessment team members (left to right) Art Allen, SBA; Leon Chapman, FEMA; and Bill Keller Champaign County Emergency Services Coordinator.

SBA low-interest loans to help you recover . . .

Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses. These SBA loans are to repair damage to private property not fully covered by insurance.

Loans may also include funds for mitigation measures to minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if it is determined the disaster victim cannot afford an SBA disaster loan, SBA will automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and non-profit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate,

machinery and equipment, inventory, and other assets. These loans are available up to \$1.5 million for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply.

If you need assistance in completing your loan application, you can get one-on-one assistance from an SBA representative.

Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.

Tornado Survival Tips

At Home

The same weather systems that caused heavy rain showers, thunder storms and flooding can also spawn tornadoes. That's why it's important to be aware of some rules to follow whenever a tornado watch or warning is issued.

One basic rule to follow wherever you are is **AVOID WINDOWS**. An exploding window can injure or kill. Don't take the time to open windows; get to shelter immediately.

The safest place in the home is the interior part of the basement, preferably under something sturdy like a table. Stay out from under heavy objects like pianos or refrigerators located on the floor above.

If you have no basement, or cannot get there, go to an inside room on the lowest floor of the house, like a closet, hallway or bathroom with no windows.

For added protection, get under something like a workbench or heavy table. If possible, cover your body with a blanket or sleeping bag and protect your head with anything available.

Mobile Homes

Do not stay in a mobile home during a tornado. Even homes with a secure tie-down system cannot withstand the force of tornado winds.

Plan ahead. Make arrangements to stay with friends who have basements. Go there when a tornado watch is issued.

When a tornado warning is issued, leave your mobile home and seek shelter nearby. Lie flat in a ditch or ravine and put your arms over your head. Don't take shelter under your home.

If you live in a tornado-prone area, encourage your mobile home community to build a tornado shelter.

On the Road

The least desirable place to be during a tornado is in a motor vehicle. Cars, buses and trucks are easily tossed by tornado winds. Do not try to outrun a tornado in your car.

If you see a tornado, stop your vehicle and get out. Seek shelter away from the car in a nearby ditch or ravine; do not get under your vehicle. Lie flat and put your arms over your head.

In Buildings

Long-span buildings are especially

Mud, Mildew?

How to Get Rid of it

Mud in your house and car, and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

Mud May Pose Hazards

The mud left behind by flood waters may contain health hazards. It is very important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves, and if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you're done.

dangerous because the entire roof structure is usually supported solely by the outside walls. Inside walls are usually false or non-load-bearing walls.

If you are caught in an open building like a shopping mall, civic center, indoor pool, theater, or gymnasium during a tornado, stay away from windows. Get into the restroom, if possible. In larger buildings, the restrooms usually are made from concrete block. Besides having the four walls and plumbing holding things together, the metal partitions help support falling debris.

If there is not time to go anywhere, seek shelter right where you are. Try to get up against something that will support or deflect falling debris. For instance, in a department store, get up against heavy shelving or counters. In a theater, get under the seats. Remember to protect your head.

Extra precautions are needed in schools, hospitals and office buildings. Not only is there a large concentration of people in a small area, but these buildings usually have a lot of glass on the outside walls. Avoid windows and glass doorways. Protect your head and make yourself as small a target as possible by crouching down.

Get into the innermost portions on the lowest floor possible. Do not use elevators; the power may go off and you could be trapped.

In the Open

If you are caught outside during a tornado and there is no underground shelter nearby, lie in a gully, ditch or low spot on the ground. Protect your body and head with anything available. Do not go into a grove of trees or under a vehicle.

Solving Mildew Problems

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew problems which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and if used as part of a regular maintenance program, will prevent mildew from returning.

A Word of Caution

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

After the Tornado

Emergency services personnel are usually on the scene quickly after a tornado. Keep your family together and wait for help to arrive. Listen to the radio for information about disaster relief and assistance available from local authorities and volunteer agencies.

If you are outside, don't go into damaged buildings; they may collapse. Wait for help to search for others.

If your home appears undamaged, check for gas or other utility line breaks carefully. If the lights are out, use a flashlight only; **DO NOT USE A MATCH, LIGHTER OR ANY OPEN FLAME.**

Recovery Times is published by the Federal Emergency Management Agency and the Illinois Emergency Management Agency with help from other federal, state, and voluntary agencies to provide timely and accurate information about disaster recovery programs for victims of the recent severe storms and tornadoes. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**.

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RECOVERY TIMES

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DR 1112



Decatur firefighters use their engine as a platform to rescue a woman from her vehicle in high water on Fairview Avenue on May 8.

Photo by Dennis Magee, Herald & Review, Decatur, Ill.

Caution Urged When Entering Flooded Buildings

Wait until flood waters have receded before entering any flooded building, and always follow safety tips from the National Flood Insurance Program:

- Wear sturdy shoes
- Make sure electricity is turned off
- Only use battery-powered lanterns or flashlights when going into dark buildings
- Examine walls, floors, doors and windows to make certain that none will collapse
- Watch out for loose plaster and ceilings that could fall
- Check for fire hazards including broken and/or leaking gas lines, flooded electrical circuits and appliances, submerged furnaces and flammable materials
- Watch out for poisonous snakes and lost or injured pets.

Personal Inspections of Your Home to Ensure You Qualify For the Most Help

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an inspection to verify losses after you apply for disaster assistance through the toll-free registration line: **1-800-462-9029 (1-800-462-7585** for speech and hearing impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest disaster loan, SBA will send a loss verifier.

American Red Cross sends loss verifiers if you apply for Red Cross assistance.

Local building and safety inspectors may be sent to see whether damaged structures are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

Important Phone Numbers — *Clip and Save*

Federal Agencies

FEMA Registration	800-462-9029
(TDD for hearing/speech impaired)	800-462-7585
Disaster Information Helpline	800-525-0321
(TDD for hearing/speech impaired)	800-660-8005
National Flood Insurance Program Information	800-427-4661
(TDD for hearing/speech impaired)	800-447-9487
Internal Revenue Service	800-829-1040
(TDD for hearing/speech impaired)	800-829-4059
U.S. Small Business Administration	800-359-2227
Farm Service Agency	<i>call the office in your county</i>
FEMA Fraud Detection	800-323-8603
Social Security Administration	800-772-1213
Housing and Urban Development (HUD) Discrimination Housing Hotline	800-669-9777
Department of Veterans Affairs	800-827-1000

State & Volunteer Agencies

American Red Cross (call your local Red Cross chapter), or	217-525-1971
Illinois Attorney General's Consumer Hotline (call the number for the city nearest you):	
Chicago	800-386-5438
Springfield	800-243-0618
Carbondale	800-243-0607
Illinois Bar Association (free legal assistance with problems resulting from the disaster)	800-471-9300
Illinois Department on Aging	800-252-8966
Illinois Department of Insurance	217-782-7446
(TDD for hearing/speech impaired)	217-524-4872
Mental Health Services/Crisis Counseling	<i>call mental health services agency in your county</i>
Illinois Department of Veterans Affairs	<i>call Veterans Affairs office in your county</i>